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## Targeted Marketing of Financial Services: What are the Fair Lending Rules of the Road?

In this webinar, we will discuss the fair lending considerations related to targeting advertisements for financial services, both online and otherwise. We will also go over potential fair lending considerations in light of the charge of discrimination filed by HUD against Facebook. Our discussion will include:

- A review of the statutory framework and regulatory guidance under the Equal Credit Opportunity Act and Fair Housing Act, and how they differ with respect to advertising
- The history of regulatory and private actions related to targeted advertising
- How to consider the HUD allegations of using “close proxies” of protected characteristics
- If disparate impact applies to advertising campaigns
- How to evaluate advertising models and campaigns in today’s uncertain environment

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